Wire Transfer
User Guide
Wire Transfers

The Wire section provides you with the ability to create one-time wires or set up template-based wires for ongoing use.

Wiring Funds

The tasks you may perform using Wire Money are:

- Entering one-time wires
- Transmitting one-time wires
- Deleting one-time wires
- Reviewing history of previous one-time wires
Entering a One-Time Wire Transfer

To enter a one-time wire, please complete the following:

1. Click Wire Money in the Wire section of the Transfers and Payments tab. The Wire Money page appears:
2. Please complete the following fields:

<table>
<thead>
<tr>
<th>Fields</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wire Type</td>
<td>Select the type of wire to use</td>
</tr>
<tr>
<td>Template Name</td>
<td>(Optional)</td>
</tr>
<tr>
<td>Account</td>
<td>Select the account to be debited from the drop-down list</td>
</tr>
<tr>
<td>Send on date</td>
<td>Select the date for the wire transfer request to take place</td>
</tr>
<tr>
<td>Amount</td>
<td>Dollar amount of the wire</td>
</tr>
<tr>
<td>Currency</td>
<td>The currency type for the money</td>
</tr>
</tbody>
</table>

Click Continue, the Add Recipient Information page appears.
Add Recipient Information

Please contact your bank for questions regarding currency conversion rates.

View saved or returned wires requiring corrections | View your wire limits

Debit Information

- Template name: Domestic wire
- Account: Checking 11 - 3422
- Send on date: 09/01/2014
- Amount: $100.00
- Currency: USD

Recipient Information

If Bank ID type is ABA, then either the recipient Bank ID must be for a Bank authorized for the receipt of electronic wires. When you search for or validate an ABA number, the Bank will be filled in automatically.

- Bank ID type: ABA
- Bank ID: (Bank ID search Bank ID validate)
- Recipient account: (If appropriate enter the BAI)
- Bank name:
- Bank address 1:
- Bank address 2:
- Bank address 3 (optional):
- Recipient name:
- Recipient address 1:
- Recipient address 2:
- Recipient address 3 (optional):
- Additional information for recipient (optional): (Up to 140 characters)

Second Intermediary Information (optional)

If Bank ID type is ABA, then the intermediary Bank ID must be for a Bank authorized for the receipt of electronic wires. When you search for or validate an ABA number, the Bank information will be filled in automatically.

- Bank ID type: ABA
- Bank ID: (Bank ID search Bank ID validate)
- Intermediary account: (If appropriate enter the BAI)
- Bank name:
- Bank address 1:
- Bank address 2:
- Bank address 3:

Wire Initiator Information (optional)

- Wire initiater name: WEBER WELDING COMPANY
- Wire initiater address 1: 123 MAIN STREET
- Wire initiater address 2: MILWAUKEE, WI 53204
- Wire initiater address 3 (optional):
- Security code (optional):

Continue
3. Enter Recipient Information.

<table>
<thead>
<tr>
<th>Fields</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank ID</td>
<td>(Required) Enter the 9-digit bank routing and transit number.</td>
</tr>
<tr>
<td>Recipient Account</td>
<td>(Required) Enter the account number to receive the wire transfer.</td>
</tr>
<tr>
<td>Bank Name</td>
<td>(Required) Enter the name of the financial organization to receive the wire transfer.</td>
</tr>
<tr>
<td>Bank Address 1</td>
<td>(Required) Enter the bank’s address.</td>
</tr>
<tr>
<td>Bank Address 2</td>
<td>(Required) Enter the bank’s address.</td>
</tr>
<tr>
<td>Bank Address 3</td>
<td>(Optional) Enter the bank’s address.</td>
</tr>
<tr>
<td>Recipient Name</td>
<td>(Required) Enter the name or department who will receive the wire transfer.</td>
</tr>
<tr>
<td>Recipient Address 1</td>
<td>(Required) Enter the address for the person or department who will receive the wire transfer.</td>
</tr>
<tr>
<td>Recipient Address 2</td>
<td>(Required) Enter the address for the person or department who will receive the wire transfer.</td>
</tr>
<tr>
<td>Recipient Address 3</td>
<td>(Optional) Enter additional address information for the person or department who will receive the wire transfer.</td>
</tr>
<tr>
<td>Additional information for recipient</td>
<td>(Required) Enter additional information for the recipient.</td>
</tr>
</tbody>
</table>

4. Enter any Intermediary Information, Second Intermediary Information and Wire Initiator Information if necessary.

5. Click Continue, the Verify Wire page appears.

6. Verify information is accurate, **click Transmit or Submit for approval** (if approvals are required). The Wire Confirmation page appears.
Deleting a Wire Transfer

To delete a wire transfer that has not been transmitted, complete the following.

1. Access the Approve Wires page:
2. Select the wire transfer you want to delete by clicking the Delete link in the far right column. The Verify Wire Deletion pop-up window appears:

3. Click Delete. The window disappears and you will return to the Approve Wires page which will update to show the wire transfer has been deleted.
Adding a Wire Template

To create a new wire template, complete the following steps:

1. In the Transfers and Payments navigation tab, click the Manage Wire Templates link under the Wire section. The Manage Templates page appears;
2. Click the Add a Template link at the top of the page. The Add Wire Template page appears:

![Add Wire Template Page](image)

3. Complete the fields on the page:

<table>
<thead>
<tr>
<th>Fields</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Template name</td>
<td>The name of the wire template.</td>
</tr>
<tr>
<td>Wire Type</td>
<td>Either domestic, foreign currency international, or USD international.</td>
</tr>
<tr>
<td>Account</td>
<td>The account from which funds will be debited.</td>
</tr>
<tr>
<td>Currency</td>
<td>The currency to be used for the wire.</td>
</tr>
</tbody>
</table>

4. Once completed, click the Continue button. The Add Wire Template page updates to display the Recipient Information section shown on the next page.
Add Wire Template

Please contact your financial organization for questions regarding currency conversion rates.

Maintain other wire templates

Debit Information

Template name: Stock Fund
Wire type: Domestic wire
Account: 73911 - CHECKING 2
Currency: USD

Recipient Information

If the Bank ID type is ABA, then either the Recipient or Intermediary Bank ID must be for an Bank authorized for the receipt of electronic wires. When you search for or validate an ABA number, Bank information will be filled in automatically.

Bank ID type: ABA
Recipient account: (If appropriate enter the IBAN)
Bank name:
Bank address 1:
Bank address 2:
Bank address 3 (optional):
Recipient name:
Recipient address 1:
Recipient address 2:
Recipient address 3 (optional):
Additional information for recipient (optional):

Second Intermediary Information (optional)

If the Bank ID type is ABA, then either the recipient or intermediary Bank ID must be for an Bank authorized for the receipt of electronic wires. When you search for or validate an ABA number, Bank information will be filled in automatically.

Bank ID type: ABA
Bank ID:
Intermediary account: (If appropriate enter the IBAN)
Bank name:
Bank address 1:
Bank address 2:
Bank address 3:

Wire Initiator Information (optional)

Wire initiator name: WEBER WELDING COMPANY
Wire initiator address 1: 123 MAIN STREET
Wire initiator address 2: MILWAUKEE, WI 53204

Add template

How Do I...  Terms  FAQs
5. Enter the Recipient Information fields.

If you click the Bank ID search link, a pop up window will appear. You can fill in the information in the fields and click Search to find the exact information for a bank if you do not know it. Once you choose the bank you want to use, you click OK. You will notice the Recipient Bank ID, Bank name and Bank address fields will be filled in automatically.

6. When complete, click Add Template. The Wire Template Confirmation page appears:
Wire Money via Templates

The Wire Money via Templates service allows you to initiate a repetitive domestic or international wire transfer between accounts.

The tasks you can perform using Wire Templates are:

Wire money via a template
Wire money via multiple templates
Transmit template based wires
Delete template based wires
Review history of previous wires

Benefits

Enables you to save time by eliminating the need to call or visit one of our Banking Centers to send a wire transfer.

Wire Money via Template

To enter a template based wire transfer for a single request, complete the following.

1. Click the Wire Money via Template link in the Wire section of the Transfers and Payments tab. The Wire Money, Template Based Wire Transfer Information page appears:
2. Select the template you will use by clicking the drop down list.

If the user is entitled to 50 or more templates, a Search for template hyperlink will appear.

3. Optional- Click the Search for template link. The Template search pop up window appears:

![Template Search](image)

4. Optional- Click the template that will be used and click the Select button. You will return to the Wire Money, Template Based Wire Transfer Information page.

5. Complete the following fields:

<table>
<thead>
<tr>
<th>Fields</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount</td>
<td>Enter the dollar amount of the wire transfer.</td>
</tr>
<tr>
<td>Additional Information for Recipient (optional)</td>
<td>Enter up to 80 characters of special instructions that will accompany the transfer. This text appears on the Wire Transfer History page in Business Online.</td>
</tr>
<tr>
<td>Frequency</td>
<td>Select the frequency of the wire.</td>
</tr>
<tr>
<td>Security Code (Optional)</td>
<td>Additional code needed to complete wire request.</td>
</tr>
</tbody>
</table>
6. Click Continue. The Verify Wire page appears:

![Verify Wire page](image)

7. Click Transmit. The Wire Confirmation page is displayed.

When the Require Separate Entry from Approval control for a service on the Approvals Administration page, and a company user tries to approve a transaction they entered for that service, they are only given the option to submit it for approval for another user. Company users with the Approval role and the transmit entitlement also receive the following message on the screen above: “This request requires approval by a different company user before it can be transmitted.”
Wire Money via Multiple Templates

To enter multiple requests, complete the following:

1. Click the Wire Money via Multiple Templates link in the Wire section of the Transfers and Payments tab. The Wire Money page appears:
2. Select the appropriate template by using the drop down menu under Template Name column.

3. Enter dollar amounts in the Amount field.

4. Modify the date you wish the wire to be sent.

5. Repeat for each template to be used. If additional templates are required, click the Add More Requests link at the bottom of the page.

6. Click Continue. The Verify Wires page appears:
7. Click Transmit. The Wire Confirmation page appears.

If you have assigned multiple approvals for templates, the next step would require approval. How to approve template additions, modifications, and deletions is discussed in the Multiple Approvals for Templates section of the guide.

**Approving Wires**

To approve an un-transmitted wire, complete the following:

1. Click Approve Wires in the Wire section of the Transfers and Payments tab. The Approve Wires page appears:
2. Select the check box next to the wire transfer you want to approve.

3. Click Continue. The Verify Wire Approval page appears:

4. Click Transmit. The Wire Transfer Transmit-Confirmation page appears.

If additional approvals are required, an Approve button appears in place of the Transmit button. The wire is not transmitted until the required number of approvals is received.
Viewing Completed Wires

To view completed wires, complete the following:

1. Click View Completed Wires in the Wire section of the Transfers and Payments tab. The Search Completed Wires page appears:

2. Choose the account(s) for which you want to view history.
Choose the (All Accounts) value to view all accounts. Or, you can hold down your Ctrl key, and click the accounts you want to select.

3. Click Generate Report. The Wire Transfer History page appears:

4. Review the history as necessary.
Columns can be resorted by clicking on column headers to resort the report results.

5. Click on a link in the Account column to show details, the Completed Wire Details page appears:
## Completed Wire Details

### Debit Information

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wire type</td>
<td>Domestic wire</td>
</tr>
<tr>
<td>Account</td>
<td>Checking 11 - 3422</td>
</tr>
<tr>
<td>Security code</td>
<td></td>
</tr>
<tr>
<td>Effective date</td>
<td>09/11/2014</td>
</tr>
<tr>
<td>Amount</td>
<td>$100.00</td>
</tr>
<tr>
<td>Currency</td>
<td>USD</td>
</tr>
<tr>
<td>Entered by</td>
<td>ADMIN</td>
</tr>
<tr>
<td>Entry datetime</td>
<td>09/11/2014 10:34:07 AM (ET)</td>
</tr>
<tr>
<td>Transmitted by</td>
<td>ADMIN</td>
</tr>
<tr>
<td>Transmit datetime</td>
<td>09/11/2014 10:34 AM (ET)</td>
</tr>
<tr>
<td>Status</td>
<td>TRANSMITTED</td>
</tr>
<tr>
<td>Confirmation number</td>
<td>287364060</td>
</tr>
</tbody>
</table>

### Recipient Information

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank D type</td>
<td></td>
</tr>
<tr>
<td>Bank ID</td>
<td>031000360</td>
</tr>
<tr>
<td>Recipient account</td>
<td>3234667</td>
</tr>
<tr>
<td>Bank name</td>
<td>EMD HARRIS BANK NA</td>
</tr>
<tr>
<td>Bank address 1</td>
<td>MILWAUKIE</td>
</tr>
<tr>
<td>Bank address 2</td>
<td>WI</td>
</tr>
<tr>
<td>Bank address 3</td>
<td>Recipient name</td>
</tr>
<tr>
<td>Bank address 4</td>
<td>John Simh</td>
</tr>
<tr>
<td>Bank address 5</td>
<td>Recipient address 1</td>
</tr>
<tr>
<td>Bank address 6</td>
<td>1234 W Aldy Street</td>
</tr>
<tr>
<td>Bank address 7</td>
<td>Milwaukee, WI 53204</td>
</tr>
</tbody>
</table>

### Second Intermediary Information

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank D type</td>
<td></td>
</tr>
<tr>
<td>Bank ID</td>
<td></td>
</tr>
<tr>
<td>Intermediary account</td>
<td></td>
</tr>
<tr>
<td>Bank name</td>
<td></td>
</tr>
<tr>
<td>Bank address 1</td>
<td></td>
</tr>
<tr>
<td>Bank address 2</td>
<td></td>
</tr>
<tr>
<td>Bank address 3</td>
<td></td>
</tr>
</tbody>
</table>

### Wire Initiator Information

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wire initiator name</td>
<td>WEBER WELDING COMPANY</td>
</tr>
<tr>
<td>Wire initiator address 1</td>
<td>123 MAIN STREET</td>
</tr>
<tr>
<td>Wire initiator address 2</td>
<td>MILWAUKIE, WI 53204</td>
</tr>
</tbody>
</table>

### Approval History Information

<table>
<thead>
<tr>
<th>Action</th>
<th>User ID</th>
<th>Date</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enter Request</td>
<td>ADMIN</td>
<td>09/11/2014</td>
<td>10:34:07 AM (ET)</td>
</tr>
<tr>
<td>Approve Request</td>
<td>ADMIN</td>
<td>09/11/2014</td>
<td>10:34:07 AM (ET)</td>
</tr>
</tbody>
</table>
Wire File Import

To import a file of wires:

1. Click Import Wires / Manage File Formats in the Wire section of the Transfers and Payments tab. The Import Wires / Manage File Formats page appears:

2. Click the radio button next to the file format you want to use and click Continue. The Select Wire File page appears.

3. To indicate the location of the file to upload, click the Browse button. A search window appears.

4. Select the file you want to use and press Open in the search window.

5. You should see the name of the file you want to import in the File to import field. Click Import file.

6. A confirmation page is displayed.
On import, all transactions in the file are validated to ensure the data is valid. Any transactions containing invalid data are rejected. Valid transactions are sent to the Wire Transmit queue for approval.
**Multiple Approvals for Templates**

Multiple approvals for templates provide you with the option to require multiple approvals for template additions, modifications and deletions. Use this feature for the following templates:

- ACH Send Money
- ACH Collect Money
- Multiple Transfer
- Template Based Wire Transfer

Template additions, modifications and deletions need to be approved by another Business Online user who is entitled to the template’s funding account. You should ensure that the number of approvals you require for each service does not exceed the number of users who are able to approve the request.

**Approving Templates**

When a template has been added, changed or deleted the confirmation message will inform the user the item requires approval.
To approval a pending template complete the following:

1. Click Transfers and Payments, the Transfers and Payments page appears:
2. Click the appropriate template approval link, for this example, the Approve Wire Templates link was chosen. The Approve Templates page appears:

Because of the similarity of this change across the services, page samples are only shown for the Wire process.
The Approve Templates page displays the templates that are pending approval, the number of outstanding approvals, and the action that is pending (new, change, or delete.)

3. You can view the details of a template by clicking the Template Name link.

4. When you are confident the details of the template(s) are correct, select the checkboxes of the templates you are approving, and click Approve. The Template Approval Confirmation page appears:

![Template Approval Confirmation](image)

Large Template Workflow

View Template Details

The View Template Details page is accessed by clicking a template name on any of the Manage Template pages.

The View Template Details page will display 20 items at one-time. Use the links to navigate through multiple pages of details. The Template Total field displays the total dollar amount for all of the details included in the template.
**View Template Details**

New selection | Use this template | View your ACH links

**Template Information**

| Template name: | Large template |
| Request type: | PPD Payment |
| Company name/ID: | COPPER WORKS / 98704222 |
| Template description: | payroll |
| Debit account: | *210 - PETTY CASH |
| Maximum transfer amount: | $5,000.00 |

**Credit/Destination Accounts**

Displaying 1 - 26 of 21 details | Print all details | Previous | Next

<table>
<thead>
<tr>
<th>AR#TR#</th>
<th>Account</th>
<th>Account Type</th>
<th>Name</th>
<th>Detail ID</th>
<th>Default Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>075000051</td>
<td>12129</td>
<td>Checking</td>
<td>Abby</td>
<td>1</td>
<td>$100.00</td>
</tr>
<tr>
<td>102009119</td>
<td>20891</td>
<td>Checking</td>
<td>bill</td>
<td></td>
<td>$100.00</td>
</tr>
<tr>
<td>102009119</td>
<td>20891</td>
<td>Checking</td>
<td>black</td>
<td></td>
<td>$0.00</td>
</tr>
<tr>
<td>061010057</td>
<td>12018</td>
<td>Checking</td>
<td>harvey</td>
<td></td>
<td>$0.00</td>
</tr>
<tr>
<td>021272626</td>
<td>20267</td>
<td>Checking</td>
<td>ike</td>
<td></td>
<td>$0.00</td>
</tr>
<tr>
<td>021272626</td>
<td>12092</td>
<td>Checking</td>
<td>Janet</td>
<td></td>
<td>$0.00</td>
</tr>
<tr>
<td>021272626</td>
<td>12092</td>
<td>Checking</td>
<td>John</td>
<td></td>
<td>$0.00</td>
</tr>
<tr>
<td>075000051</td>
<td>12019</td>
<td>Checking</td>
<td>Jonas</td>
<td></td>
<td>$0.00</td>
</tr>
<tr>
<td>061010057</td>
<td>11981</td>
<td>Checking</td>
<td>jones</td>
<td></td>
<td>$0.00</td>
</tr>
<tr>
<td>075000051</td>
<td>12092</td>
<td>Checking</td>
<td>luke</td>
<td></td>
<td>$0.00</td>
</tr>
<tr>
<td>075000051</td>
<td>20269</td>
<td>Checking</td>
<td>Miller</td>
<td></td>
<td>$0.00</td>
</tr>
<tr>
<td>075000051</td>
<td>12029</td>
<td>Checking</td>
<td>Millet</td>
<td></td>
<td>$0.00</td>
</tr>
<tr>
<td>075000051</td>
<td>11982</td>
<td>Checking</td>
<td>ray</td>
<td></td>
<td>$0.00</td>
</tr>
<tr>
<td>075000051</td>
<td>12029</td>
<td>Checking</td>
<td>Shirley</td>
<td></td>
<td>$0.00</td>
</tr>
<tr>
<td>075000051</td>
<td>15891</td>
<td>Checking</td>
<td>smith</td>
<td></td>
<td>$0.00</td>
</tr>
<tr>
<td>075000051</td>
<td>20290</td>
<td>Checking</td>
<td>Smith</td>
<td></td>
<td>$0.00</td>
</tr>
<tr>
<td>075000051</td>
<td>12092</td>
<td>Checking</td>
<td>Smith</td>
<td></td>
<td>$0.00</td>
</tr>
<tr>
<td>021272626</td>
<td>20268</td>
<td>Checking</td>
<td>tea</td>
<td></td>
<td>$0.00</td>
</tr>
<tr>
<td>075000051</td>
<td>9831</td>
<td>Checking</td>
<td>Thomas</td>
<td></td>
<td>$0.00</td>
</tr>
<tr>
<td>021272626</td>
<td>12018</td>
<td>Checking</td>
<td>White</td>
<td></td>
<td>$0.00</td>
</tr>
</tbody>
</table>

Template Total: $900.00

Previous | 1 | Next
Clicking a column name under Credit/Destination Accounts only re-sorts the details displayed on the page. The new sort is applied to all of the details in the template.

**Edit Template**

The Edit Template page is accessed by clicking Edit Template on the View Template Details page.

The Edit Template page displays 20 details items at one-time. This page provides links to navigate through multiple pages of details. The Template Total field displays the total dollar amount for all of the details included in the template.
Clicking a column name under Credit/Destination Accounts only re-sorts the details displayed on the page. The new sort is not applied to all of the details in the template. To find a specific detail(s), you can use the new detail search feature available on the page.

1. The Search details link can be used to search for specific details. The ACH Template Detail Search page appears:
Enter the search criteria and click Search.

At least one field must contain search criteria and a minimum of three characters must be entered into a field. If more than one field contains search criteria, records that match all fields are returned.

The ACH Template Detail Search page is closed and the Edit Template Search Results page is displayed with the results of the detail search:
You can view all details associated with the template by clicking Show all details. If all details are displayed, page links are available for scrolling through the details.

When all template and detail changes have been made, click Continue. The Verify Template page is displayed:
The verification page displays the changed details (including detail import additions, updates, and deletes) with the changes highlighted.

You can view all details associated with the template by clicking View all details. If all details are displayed, page links are available for scrolling through the details. The changed details items remain highlighted when all details are displayed.
Click Save changes to save the template and the detail edits. The Template Confirmation page is displayed:
Advanced Authentication

Advanced Authentication Approval requires users to authenticate with a security code when approving ACH and wire transactions.

Industry best practice suggests use of both Advanced Authentication Sign On and Advanced Authentication Transaction Approval. However, Advanced Authentication Transaction Approval can be offered independently.

The One-Time Security Code page will appear when you click the transmit or approve buttons:

1. Select the preferred choice of contact. If using Text Message the phone number must be registered for the Business Online User.

2. Click Continue. Depending on the communication option (telephone or text) chosen the following pages will be provided:
Telephone Authentication

The Business Online user will then receive an automated phone call that instructs the user to enter the one-time security code displayed on the Enter the Security Code dialog.

Click Phone Call completed. The Approval Confirmation page appears.
Text Message Authentication

The Business Online user will be prompted to enter a mobile phone number. The mobile phone number must be registered for the Business Online User.

1. Click the Send Text Message button. The One-time Security Code page appears. The security code will be sent to the mobile phone number.
2. Complete the process by entering the One-time security code.
3. Click Submit, the Approval Confirmation page appears.